

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: KENDALL, RAYMOND A. § Case No. 09-21275
KENDALL, CHRISTINA §
§
Debtor(s) VALDEZ, CHRISTINA §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on June 11, 2009. The undersigned trustee was appointed on June 11, 2009.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 8,501.85

Funds were disbursed in the following amounts:

Administrative expenses	\$ 5.77
Payments to creditors	\$ 0.00
Non-estate funds paid to 3rd Parties	\$ 0.00
Payments to the debtor	\$ 0.00
Leaving a balance on hand of ¹	\$ <u>8,496.08</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing claims in this case was 11/27/2009. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,600.19. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,600.19, for a total compensation of \$1,600.19. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$17.49, for total expenses of \$17.49.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/09/2010 By: /s/RICHARD M. FOGEL
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Form 1
Individual Estate Property Record and Report
Asset Cases

Page: 1

Case Number: 09-21275

Trustee: (330720) RICHARD M. FOGEL

Case Name: KENDALL, RAYMOND A.

Filed (f) or Converted (c): 06/11/09 (f)

KENDALL, CHRISTINA

§341(a) Meeting Date: 07/24/09

Period Ending: 04/09/10

Claims Bar Date: 11/27/09

1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1 Real Property- residence	350,000.00	0.00	DA	0.00	FA
2 Real Property- timeshare	1,000.00	0.00	DA	0.00	FA
3 Cash on Hand	19.00	0.00	DA	0.00	FA
4 Bank accounts	500.00	6,000.00		6,000.00	FA
5 Security Deposits	2,500.00	0.00	DA	0.00	FA
6 Wearing apparel	50.00	0.00	DA	0.00	FA
7 Furs and Jewelry	200.00	0.00	DA	0.00	FA
8 Pension and Profit Sharing Plans	18,902.00	0.00	DA	0.00	FA
9 Automobiles and other vehicles (See Footnote)	7,700.00	2,900.00		2,499.96	FA
Int INTEREST (u)	Unknown	N/A		1.89	Unknown
10 Assets	Totals (Excluding unknown values)	\$380,871.00	\$8,900.00	\$8,501.85	\$0.00

RE PROP# 9 Trustee authorized to sell vehicles to debtors for \$2,500 per o/c 9-22-09

Major Activities Affecting Case Closing:

Collecting installment payments for non-exempt personal property

Initial Projected Date Of Final Report (TFR): December 31, 2010

Current Projected Date Of Final Report (TFR): December 31, 2010

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-21275
Case Name: KENDALL, RAYMOND A.
 KENDALL, CHRISTINA
Taxpayer ID #: **-**7823
Period Ending: 04/09/10

Trustee: RICHARD M. FOGEL (330720)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-****90-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
09/22/09	{4}	RAYMOND & KRISTINA KENDALL	Non-exempt funds in account	1129-000	6,000.00		6,000.00
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.05		6,000.05
10/06/09	{9}	RAYMOND & CHRISTINA KENDALL	Installment payment #1	1129-000	416.66		6,416.71
10/28/09	{9}	RAYMOND & CHRISTINA KENDALL	Installment payment #2	1129-000	416.66		6,833.37
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.25		6,833.62
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.28		6,833.90
12/04/09	{9}	RAYMOND KENDALL	Installment payment #3	1129-000	416.66		7,250.56
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.30		7,250.86
01/13/10	{9}	RAYMOND KENDALL	Installment payment #4	1129-000	416.66		7,667.52
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.29		7,667.81
02/01/10	{9}	RAYMOND KENDALL	Installment payment #5	1129-000	416.66		8,084.47
02/10/10		To Account #*****9066	Account Transfer	9999-000		5.77	8,078.70
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.30		8,079.00
03/10/10	{9}	RAYMOND KENDALL	Final installment payment	1129-000	416.66		8,495.66
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.37		8,496.03
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.05		8,496.08
04/06/10		Wire out to BNYM account 9200*****9065	Wire out to BNYM account 9200*****9065	9999-000	-8,496.08		0.00

ACCOUNT TOTALS	5.77	5.77	\$0.00
Less: Bank Transfers	-8,496.08	5.77	
Subtotal	8,501.85	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$8,501.85	\$0.00	

Form 2
Cash Receipts And Disbursements Record

Page: 2

Case Number: 09-21275
Case Name: KENDALL, RAYMOND A.
KENDALL, CHRISTINA
Taxpayer ID #: **-***7823
Period Ending: 04/09/10

Trustee: RICHARD M. FOGEL (330720)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****90-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
02/10/10		From Account #*****9065	Account Transfer	9999-000	5.77		5.77
02/11/10	101	INTERNATIONAL SURETIES, LTD.	Bond Premium	2300-000		5.77	0.00
ACCOUNT TOTALS					5.77	5.77	\$0.00
Less: Bank Transfers					5.77	0.00	
Subtotal					0.00	5.77	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					\$0.00	\$5.77	

Form 2
Cash Receipts And Disbursements Record

Page: 3

Case Number: 09-21275
Case Name: KENDALL, RAYMOND A.
KENDALL, CHRISTINA
Taxpayer ID #: **-**7823
Period Ending: 04/09/10

Trustee: RICHARD M. FOGEL (330720)
Bank Name: The Bank of New York Mellon
Account: 9200-*****90-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****9065	Wire in from JPMorgan Chase Bank, N.A. account *****9065	9999-000	8,496.08		8,496.08

ACCOUNT TOTALS	8,496.08	0.00	\$8,496.08
Less: Bank Transfers	8,496.08	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-21275
Case Name: KENDALL, RAYMOND A.
KENDALL, CHRISTINA
Taxpayer ID #: **-***7823
Period Ending: 04/09/10

Trustee: RICHARD M. FOGEL (330720)
Bank Name: The Bank of New York Mellon
Account: 9200-*****90-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
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(No Transactions on File for this Period)

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***-*****90-65	8,501.85	0.00	0.00
Checking # ***-*****90-66	0.00	5.77	0.00
MMA # 9200-*****90-65	0.00	0.00	8,496.08
Checking # 9200-*****90-66	0.00	0.00	0.00
	\$8,501.85	\$5.77	\$8,496.08

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-21275
Case Name: KENDALL, RAYMOND A.
Trustee Name: RICHARD M. FOGEL

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

	<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
Trustee	<u>RICHARD M. FOGEL</u>	\$ 1,600.19	\$ 17.49
Attorney for trustee	_____	\$ _____	\$ _____
Appraiser	_____	\$ _____	\$ _____
Auctioneer	_____	\$ _____	\$ _____
Accountant	_____	\$ _____	\$ _____
Special Attorney for trustee	_____	\$ _____	\$ _____
Charges,	<u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
Fees,	<u>United States Trustee</u>	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

	<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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<i>Attorney for debtor</i>	\$	\$
<i>Attorney for</i>	\$	\$
<i>Accountant for</i>	\$	\$
<i>Appraiser for</i>	\$	\$
<i>Other</i>	\$	\$

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 26,623.31 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 25.8 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
1	<u>Discover Bank</u>	\$ 7,402.83	\$ 1,912.60
2	<u>Chase Bank USA, N.A.</u>	\$ 9,704.76	\$ 2,507.32
3	<u>Chase Bank USA, N.A.</u>	\$ 5,846.87	\$ 1,510.60
4	PYOD LLC, as assignee of <u>Citibank</u>	\$ 1,537.48	\$ 397.22
5	<u>U.S. Bank N.A.</u>	\$ 2,131.37	\$ 550.66

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.